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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Rosalind Herman et al.

Examiner: Rachel L. Porter

Serial No. 09/873,864

Art Unit: 3626

Filing Date: June 4, 2001

Title: FOUNDATION FUNDS GENERATION SYSTEM AND METHOD

Attorney Docket No.: 60697-015 (NFRK-001)

Certificate of Facsimile Transmission 37 CFR § 1.8

I hereby certify that this correspondence is being facsimile transmitted to the Patent and Trademark Office (Fax No.: (703) 872-9306 on the date shown below.

September 9, 2004  
Date

By: Elsie Saraglow  
Elsie Saraglow

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Dear Sir:

Introductory Comments

In response to the Office Action mailed June 22, 2004, please enter the following amendments to the claims and consider the remarks provided herein. Original independent claims 1, 15 and 20 have been canceled and replaced by new claims 30, 31 and 32, respectively. No new matter is presented by the amendments herein.